

**STATE OF MICHIGAN
DEPARTMENT OF LABOR & ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE SERVICES**

Before the Commissioner of the Office Financial and Insurance Services

In the matter of:

**Thom D. Hopper
License No. 370-48-7912**

Enforcement Case No. 04-2737

and

**Klear Title
License No. 38-3571380**

Respondents

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**Issued and entered
on September 27, 2004
by Linda A. Watters
Commissioner**

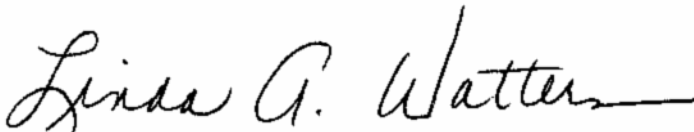
CONSENT ORDER AND STIPULATION

A. Findings of fact and conclusions of law

Respondents violated Sections 1207(1) and 1239(h) of the Michigan Insurance Code as set forth in the Notice of Opportunity to Show Compliance (NOSC) issued in this matter.

B. ORDER

Based on the findings of fact and conclusions of law above and Respondents' stipulation, it is ORDERED that Respondents' licenses are hereby cancelled.



Linda A. Watters
Commissioner